Case 04-24848 Doc 1 Filed 07/02/04 Entered 07/02/04 12:02:27 Desc 2-Petition (Official Form 1)(12/03) Page 1 of 29

FORM B1 UNITED STATES BANKRUPTCY NORTHERN DISTRICT OF ILLIN CHICAGO DIVISION (EASTER)	OIS	Voluntary Petition
Name of Debtor (if Individual, enter Last, First Middle): Pickens, Ekeshia L.	Name of Joint Debtor (Spouse) (if individual, ente	r Last, First Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the is (include married, maiden, and trade names):	at 6 years
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all):  xxx-xx-5354	Last four digits of Soc. Sec. No. / Complete EIN or one, state all):	r other Tax I.D. No (if more than
Street Address of Debtor (No. and Street, City, State and Zip Code): 744 S. Shannon Dr. Romeoville, IL 60446	Street Address of Joint Debtor (No. and Street, Ci	ly, State and Zip Code):
County of Residence or of the Principal Place of Business: Will	County of Residence or of the Principal Place of 8	usiness:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from st	reet address):
Location of Principal Assets of Business Debtor (if different from street address above):		
Information Regarding the Debte	or (Check the Applicable Boxes)	
Venue (Check any applicable box)  ☑ Debtor has been domiciled or has had a residence, principal place of but preceding the date of this petition or for a longer part of such 180 days the		180 days immediately
There is a bankruptcy case concerning debtor's affiliate, general partner,	or partnership pending in this District.	
Type of Debtor (Check all boxes that apply)  Individual(s) Railroad Corporation Stockbroker Partnership Commodity Broker Other Clearing Bank	Chapter or Section of Bankruptcy Countries Filed (Chelling Chapter 7 Chapter 11 Chapter 9 Chapter 12 Section 304 - Case ancillary to foreign	ck one box)  Chapter 13
Nature of Debts (Check one box)  ☑ Consumer/Non-Business ☐ Business	Filing Fee (Check	one box)
Chapter 11 Small Business (Check all boxes that apply)  Debtor is a small business as defined by 11 U.S.C. Sec. 101.  Debtor is & elects to be considered a small business under	Filing Fee to be paid in installments (A Must attach signed application for the	court's consideration
11 U.S.C. § 1121(e) (Optional)  Statistical/Administrative Information (Estimates only)  Debtor estimates that funds will be available for distribution to unsecured there will be no funds available for distribution to unsecured creditors.	Rule U.S. Bankru Northern Distr creditors. Filed: 07/02/200 strative exp. Time: 12:03:22 Debter: EKESHIA	ict Of Illinois 14 L PICKENS
PSTIMISTED NUMBER OF CREDITORS	199 200 Case: 04-24848	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$10,000,001 to \$50,000 \$50,000 \$1 million \$10 million \$50 million	Judge: Bruce Bla 1 to \$50,000, 341 mtg: 08/02/	2004 @ 10:30AM 2004 @ 11:00AM
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$10,000,00 \$50,000 \$100,000 \$500,000 \$1 million \$50 million	11 to \$50,000,1 on \$100 mi 1:04BK24848-BK001	

Official Form (1)/9/21/848 Doc 1 Filed 07/02/04 Ent	ered 07/02/04 12:02:27	Desc 2-PetitionFORM B1, Page
<b>Voluntary Petition (page 2)</b> Page 2 (This page must be completed and filed in every case)	of Name of Debtor(s): Ekeshia L.	Pickens
Prior Bankruptcy Case(s) Filed Within Last	6 Years (If more than two, attach ac	klitional sheet)
Location Where Filed: N. Dist. III., E. Div.	Case Number: 99 8 38/87	Date Filed: 12   13   99
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case(s) Filed by any Spouse, Partner	r or Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship;	Judge:
Sign	natures	· · · · · · · · · · · · · · · · · · ·
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, under the relief available under each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  Elemnia L. Pickens	(To be completed if debtor is required to f 100) with the Securities and Exchange C of the Securities Exchange Act of 1934 ar	ommission pursuant to Section 13 or 15(d) and is requesting relief under chapter 11) ade a part of this petition.  Thibit B I whose debts are primarily consumer amed in the foregoing petition, declare in the foregoing petition that [he or she] 13 of title 11, United States Code, and
X	Jamie L. Zukosky	06/25/2004 Date
Telephone Number (If not represented by an attorney) 06/25/2004  Date  Signature of Attorney	Does the debtor own or have possession pose a threat of imminent and identifiable	nibit C of any properly that poses or is alleged to help to public health or sefety?  d and made a part of this petition.
Jamie L. Zukosky  Schottler a Zukosky, LLC  10 5. La salle ft., Ste. 3410  Chicago, IL 100603	Signature of Non-Attor I certify that I am a benkruptcy petition pre that I prepared this document for compen debtor with a copy of this document.	sparer as defined in 11 U.S.C. § 110, sation, and that I have provided the
Phone No.(312) 236-7200 Fax No.(312) 236-1691	Printed Name of Bankruptcy Pet Social Security Number	ition Preparer
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address Names and Social Security numbers of all assisted in preparing this document:	other individuals who prepared or
X	if more than one person prepared this doc conforming to the appropriate official form  X  Signature of Bankruptcy Petition	for each person.
Printed Name of Authorized Individual		
Title of Authorized Individual 06/25/2004 Date	Date A bankruptcy petition preparer's failure to c and the Federal Rules of Bankruptcy Proc imprisonment or both (11 U.S.C. § 110; 18	edure may result in fines or

Case 04-24848

Doc 1

Desc 2-Petition

### NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: Ekeshia L. Pickens

CASE NO

Debtor(s)

**CHAPTER** 

#### **NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$200.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$185.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and longterm secured obligations.

#### Chapter 11: Reorganization (\$830.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer (\$230.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNO	DWLEDGEMENT	
I bereby certify that I have read this notice on this 25th	day ofJune	, 2004 .
The		
Exeshla L. Pickens		

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshla L. Pickens

**CASE NO** 

Debtor(s)

CHAPTER 13

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

		. O. A. IOIMEI I ON DEDION
1.	<ol> <li>Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I ce that compensation paid to me within one year before the filing o services rendered or to be rendered on behalf of the debtor(s) is is as follows:</li> </ol>	f the petition in bankruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:	\$2,200.00
	Prior to the filing of this statement I have received:	\$200.00
	Balance Due:	\$2,000.00
2	2. The source of the company that we want	<u> </u>
Z.	2. The source of the compensation paid to me was:	
	☑ Debtor ☐ Other (specify)	·
3.	3. The source of compensation to be paid to me is:	
	☑ Debtor ☐ Other (specify)	
4.	4 i have not agreed to share the above-disclosed compensat associates of my law firm.	ion with any other person unless they are members and
	i have agreed to share the above-disclosed compensation associates of my law firm. A copy of the agreement, togeth compensation, is attached.	with another person or persons who are not members or er with a list of the names of the people sharing in the
5.	<ol> <li>In return for the above-disclosed fee, I have agreed to render legal. Analysis of the debtor's financial situation, and rendering advibankruptcy;</li> <li>Preparation and filing of any petition, schedules, statements of the debtor at the meeting of creditors and one of the debtor at the meeting of creditors.</li> </ol>	ice to the debtor in determining whether to file a petition in of affairs and plan which may be required;
6.	6. By agreement with the debtor(s), the above-disclosed fee does	not include the following services:
_	CERTIFIC	ATION
	I certify that the foregoing is a complete statement of any agreerepresentation of the debtor(s) in this bankruptcy proceeding.	
	07/01/2004	
	Date Jamie L. Zuk Schottler & Z 10 S. LaSalk Suite 3410 Chicago, IL Phone: (312)	dukosky, LLC 8 80803

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

### **SCHEDULE A (REAL PROPERTY)**

44 S. Shannon Dr., Romeoville, It. Fee Simple - \$155,000,00 \$145,000.	Description And Location Of Property	Nature Of Debtor's Interest in Property	Husband, Wife, Johnt Or Community	Current Market Value Of Debtor's Interest in Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
	14 S. Shannon Dr., Romeoville, IL	Fee Simple	-	\$155,000.00	\$145,000.0

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

### **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	x			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account @ LaSalle Bank	-	\$400.00
Security deposits with public util- ities, telephone companies, land- lords, and others.	x			
Household goods and furnishings including audio, video and computer equipment.		Necessary and normal household goods	•	\$850.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
3. Wearing apparel.		Necessary and normal wearing apparel	-	\$300.00
	11			• • • • • • • • • • • • • • • • • • • •
7. Furs and jewelry.	x			
3. Firearms and sports, photo- graphic, and other hobby equipment.	x			
Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance	_	\$0.00
0. Annuities. Itemize and name each issuer.	x			
		•		

# UNITED STATES BANKE OF TCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

#### **SCHEDULE B (PERSONAL PROPERTY)**

Continuation Sheet No. 1

11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.  12. Stock and interests in incorporated duslinesses. Itemize.  13. Interests in partnerships or joint ventures. Itemize.  14. Government and corporate bonds and other negotiable and non-negotiable instruments.  15. Accounts receivable.  16. Alimony, maintenance, support, and properly settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Type of Property	None	Description and Location of Property	Husband, Wiffe, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
rated and unincorporated businesses. Itemize.  13. Interests in partnerships or joint ventures. Itemize.  14. Government and corporate bonds and other negotiable and non-negotiable instruments.  15. Accounts receivable.  16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or	or other pension or profit sharing		403 B	-	\$2,700.00
ventures. Itemize.  14. Government and corporate bonds and other negotiable and non-negotiable instruments.  15. Accounts receivable.  16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or	rated and unincorporated businesses.	x			
and other negotiable and non- negotiable instruments.  15. Accounts receivable.  16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercis- able for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or		x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or	and other negotiable and non-	x			
and property settlements to which the debtor is or may be entitled. Give particulars.  17. Other liquidated debts owing debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or	15. Accounts receivable.	x			
debtor including tax refunds. Give particulars.  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or	and property settlements to which the debtor is or may be entitled. Give	x			
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or	debtor including tax refunds. Give	x			
interests in estate of a decedent, death benefit plan, life insurance policy, or	estates, and rights or powers exercis- able for the benefit of the debtor other than those listed in Schedule of Real	x			
	interests in estate of a decedent, death benefit plan, life insurance policy, or				

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

#### **SCHEDULE B (PERSONAL PROPERTY)**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	1	1998 Ford Escort (100,000+ miles)	•	\$2,000.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x	,		
26. Office equipment, fumishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	x			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
<del> </del>		Total	<u> </u>	\$6,250.00

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

#### **SCHEDULE B (PERSONAL PROPERTY)**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	x			· · · · · · ·
33. Other personal property of any kind not already listed. Itemize.	x			
·		Total	>	\$6,250.00

Filed 07/02/04 Entered 07/02/04 12:02:27 Case 04-24848 Doc 1 **Desc 2-Petition** 

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

iN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER

### SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deductin Exemption
744 S. Shannon Dr., Romeoville, IL	735 ILCS 5/12-901	\$7,500.00	\$155,000.00
Checking account @ LaSalle Bank	735 ILCS 5/12-1001(b)	\$400.00	\$400.0
Necessary and normal household goods	735 ILCS 5/12-1001(b)	\$850.00	\$850.00
Necessary and normal wearing apparel	735 ILCS 5/12-1001(a), ( e)	\$300.00	\$300.00
Term life insurance	735 ILCS 5/12-1001(f)	\$0.00	\$0.00
103 B	735 ILCS 5/12-1006	\$2,700.00	\$2,700.00
1998 Ford Escort (100,000+ miles)	735 ILCS 5/12-1001(c)	\$0.00	\$2,000.00
	The R acres is a many conserve transport to the conserve transport transport to the conserve transport transport to the conserve transport transport to the conserve transport transport to the conserve transport transport to the conserve transport to the conserve transport to the conserve transport transport to the conserve transport to the conserve transport to the conserve transport transport to the conserve transport transport to the conserve transport t		
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ÎN RE	Ekeshia L. Pickens		Pag	<u>je</u> 11 of 29	CASE NO		
		Debtor				(If Known)	
		Ioint Debtor		-	CHAPTER 13		

#### SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box	cifo	debto	r has no creditors holding secured claims	to r	ерс	ort (	on Schedule D.	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT#: 990008168			DATE INCURRED: NATURE OF LIEN:				•	
LHI Mortgage 270 W. Higgins Rd., Ste. 110 Hoffman Estates, IL 60195		•	Mortgage COLLATERAL: 744 S. Shannon Dr. REMARKS:				\$145,000.00	
			COLLATERAL VALUE: \$155,000.00	-				
ACCT#: 990008168			DATE INCURRED: Various NATURE OF LIEN:					
LHI Mortgage 270 W. Higgins Rd., Ste. 110 Hoffman Estates, IL 60195			Arrearage claim COLLATERAL: 744 S. Shannon Dr. REMARKS:				\$5,000.00	
								- v
	H		COLLATERAL VALUE: \$5,000.00  DATE INCURRED:	$\vdash$		$\vdash$		
ACCT#: 222629-01 P233 Personal Finance 811 N. Dixie Highway Momence, IL 60954		•	NATURE OF LIEN: Lien on Vehicle COLLATERAL: 1998 Ford Escort REMARKS:				\$6,933.00	\$4,933.0
			COLLATERAL VALUE: \$2,000.00	┨		ŀ		
* . · · · · ·		:						
						:		
	<u> </u>	L	Total for this Page (Sub	100			\$156,933.00	\$4,933.00
No continuation sheets attache					411		# 1 00,000.00	<del>♦ 1</del> 3 <b>4</b> 44.44

# UNITED STATES WANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

#### SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule I
Γ	PES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).
⊐	Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).
3	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).
	Deposits by Individuals  Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).
	Alimony, Maintenance, or Support  Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11  U.S.C. Sec. 507(a)(7).
	Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)  (8).
]	Commitments to Maintain the Capital of an insured Depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).
<b>න</b>	Administrative allowances under 11 U.S.C. Sec. 330  Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C Secs. 328, 329 and 330.
	nounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or r the date of adjustment. The amounts shown above were effective beginning April 1, 2004.
	4 continuation sheats attached

Case 0			1 Fi	led (		Entered ge 13 of 2		04 12:		:27		Desc 2-Petit	tion
		Debtor  Joint Deb	tor		<u> </u>	_	·	CHAPTE	R	13	(If	Known)	
	SCHED	ULE E	(CRE	DITO	ORS HOLE	DING UNS		D PRIC	<u>OR</u>	<u> </u>	<u> </u>	CLAIMS)	
	TYPE OF PRIO	RITY /	Adminis	trativ	allowances								
CREDITOR'S NAM INCLUI	E AND MAILIN DING ZIP COD		RESS	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CL CONSIDE	AIM WAS INC RATION FOR		ND	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT#:					DATE INCURRE		004			T			
Schottier & Zuke 10 S. LaSalle : Chicago, Illinois	Suite 3410				Attorney Fe REMARKS:							\$2,000.00	\$2,000.00

Total for this Page (Subtotal) >

Running Total >

\$2,000.00

\$2,000.00

\$2,000.00

\$2,000.00

Case 04-24848	Doc 1		Entered 07/02/04 12:02	2:27	Desc 2-Petition	
IN RE: Ekeshia L. Pickens		Pag	e 14 of 29	,		
	Debtor		UNGE N	<i>'</i> —	(If Known)	
	Joint Debte	Y	CHAPTER	₹ 13	•	

# SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Check this box if debtor h	as n	o cre	editors holding unsecured nonpriority claims to re	port	on	Scl	nedule F.
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIN
ACCT#: 570946			DATE INCURRED: CONSIDERATION:	$\top$	Н		
Account Control Systems 256 Livingston St. 2nd Fl. Northvale, NJ 07647		-	Collecting for - Swiss Colony REMARKS:				\$153.99
ACCT#: 8156099593			DATE INCURRED:	+	<u> </u>		
AT&T Bankruptcy Dept./ Attn: Linda Adams 6021 S. Rio Grande Ave. 1rst Fl. Orlando, FL 38259		•	CONSIDERATION: Services REMARKS:				\$246.09
ACCT#: 00657-147	H		DATE INCURRED:	+-		Н	
Avon Products Inc 6901 Golf Rd. Morton Grove, IL 60053		-	CONSIDERATION: Services REMARKS:				\$232.25
ACCT#: 411718-00-542969-1	Н		DATE INCURRED:	+	ᅱ	$\dashv$	
Beneficial PO Box 17574 Baltimore, MD 21297-1574		-	CONSIDERATION: Credit Card REMARKS:				\$8,719.60
ACCT#: 5189-1310-0590-6354	Н		DATE INCURRED:		4	4	······································
Card Services PO Box 9201 Old Bethpage, NY 11804-9201		ı	Consideration: Credit Card REMARKS:				\$1,142.40
ACCT#:	4				4	4	
Centenniai 900 West Delware PO Box 5524 Sioux Falis, SD 57117-5524			DATE INCURRED: CONSIDERATION: Collections REMARKS:				<b>\$588.74</b>
ACCT#: 8798-20-145-0240323	+		DATE INCURRED:		4	+	
Comcast PO Box 173885 Denver, CO 80217-3885			CONSIDERATION: Services REMARKS:				\$310.60
continuation sheets attached			Total for this Page (Subtotal):	•		_	\$11,393.67
			Running Total	•			\$11,393.67

Case 04-24848	Doc 1	Filed 07/02/04	Entered 07/02/0	)4 12:02:2	27 E	Desc 2-Petition	
IN RE: Ekeshia L. Pickens		Pag	ge 15 of 29	CASE NO _			
	Debtor		<del>_</del>	0A02110 _	(If I	Known)	
***	Joint Debto	·	_	CHAPTER	13		

## SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

DATE NUMBER:   DATE	CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISDITED.	AMOUNT OF CLA
First Premier Bank	Cross Country Bank P.O. Box 310711		•	CONSIDERATION: Credit Card				\$1,361.0
Consideration: Cons	First Premier Bank P.O. Box 5519		•	CONSIDERATION: Credit Card				\$424.2
Consideration: Loan   September   Septem	Freedom Card Payment Processing PO Box 23007			CONSIDERATION: Credit Card				\$434.8
Household Finance PO Box 17574 Baltimore, MD 21297-1574  ACCT#: 90FE70 NCO Financial Systems Dept. 99 PO Box 41417 Philadelphia, PA 19101  ACCT#: 6-31-28-1441-8 Nicor Gas Attention: Bankruptcy & Collections PO Box 549  Consideration: Condit Card REMARKS:  DATE INCURRED: CONSIDERATION: Collecting for - AT&T REMARKS:  DATE INCURRED: CONSIDERATION: Utilities REMARKS:  DATE INCURRED: CONSIDERATION: Utilities REMARKS:  \$325.88	Great American Finance 205 W. Wacker Dr. 1322		-	CONSIDERATION: Loan				\$6,200.0
ACCT #: 90FE70 NCO Financial Systems Dept. 99 PO Box 41417 Philadelphia, PA 19101  ACCT #: 6-31-28-1441-8 Nicor Gas Attention: Bankruptcy & Collections PO Box 549  DATE INCURRED: CONSIDERATION: Collecting for - AT&T REMARKS:  Notice Only  DATE INCURRED: CONSIDERATION: Utilities REMARKS:  \$325.88	lousehold Finance PO Box 17574			CONSIDERATION: Credit Card REMARKS:				\$524.54
ACCT #: 6-31-28-1441-8  Nicor Gas Attention: Bankruptcy & Collections PO Box 549  DATE INCURRED: CONSIDERATION: Utilities REMARKS:  \$325.88	ICO Financial Systems Dept. 99 PO Box 41417			DATE INCURRED: CONSIDERATION: Collecting for - AT&T REMARKS:				Notice Only
	ilcor Gas Attention: Bankruptcy & Collections O Box 549			DATE INCURRED: CONSIDERATION: Utilities				\$325.88

Total for this Page (Subtotal) > Running Total >

\$20,664.17

	Case 04-24848	DOC T	Filea 07/02/04	Entered 077	02/04 12:02	2:27	Desc 2-Petition	
N RE	Ekeshia L. Pickens		Paç	ge 16 of 29	CASE NO			
	ERCOTIN D. F TOROTTO	Debtor		_	CASE NO .	(lf	Known)	_
				_	CHAPTER	13		
		Indian Calman						

#### SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 5440-4550-0679-9632 Orchard Bank PO Box 17051 Baltimore, MD 21297-1051		•	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$543.27
ACCT#: xxx-xx-5354 Sallie Mae Servicing PO Box 9500 Wilkes Barre, PA 18773-9500		•	DATE INCURRED: CONSIDERATION: Student Loan REMARKS:				\$88,500.00
ACCT #: 81560995931647 SBC Ameritech Bill Payment Center Chicago, IL 60663		-	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$347.26
ACCT#: 702458282 US Cellular PO Box 94250 Palatine, IL 60094-4250		•	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$353.90
ACCT #: 960274584 US Cellular PO Box 94250 Palatine, IL 60094-4250		•	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$185.11
	•						

Running Total >

\$110,593.71

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

#### SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.					

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

### **SCHEDULE H (CODEBTORS)**

NAME AND ADDRESS OF CODESTOR		NAME	AND ADDRESS OF CREDITOR	•
		ż		
			•	
	·			

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

## SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital		Dependents of I	Debtor and Spou	se (Names	Ages and Relationship	ne)
Status	Name	Age	Relationship	Name	Age	Relationship
Single	Ashlee	5 yrs.	Child			· volume in a
Employment	Debtor			Spouse		
Occupation Name of Employer How Long Employed Address of Employer						
ncome: (Estimate of ave current monthly gross wag stimated monthly overtimes	jes, salary, and comm	ne) nissions (prorate i	not paid monthly)	)	<b>DEBTOR</b> \$3,108.36 \$0.00	SPOUSE
ESS PAYROLL DEDUCT	IONS				\$3,108.36	6.2
A. Payroll taxes (include	des social security tax	If B. is zero)		•	\$487.00	· ·
B. Social Security Tax		•			\$184.38	
C. Insurance					\$140.68	•
D. Union dues					\$0.00	
E. Retirement					\$0.00	•
F. Other (specify)		<del></del>			\$0.00	
G. Other (specify)					\$0.00	•
SUBTOTAL OF PAYR				ſ	\$812.06	
OTAL NET MONTHLY TA			e filitari est	"	\$2,296.30	
egular income from opera come from real property	tion of business or pr	ofession or farm (	attach detailed str	nt)	\$0.00	
terest and dividends	•				\$0.00	
imony, maintenance or su	IDDOR' Daymente nave	hia éa dahéa. E a			\$0.00	
that of the dependents lis	sted above		ne debtors use or		\$260.00	
ocial Security or other gov	emment assistance (	specify)			\$0.00	
ension or retirement incom	ne	• •			\$0.00	
ther monthly income (spec	cify below)				Ψ0.00	
1. 2.					\$0.00	
3.			· .		\$0.00	
· · · · · · · · · · · · · · · · · · ·			<u> </u>		\$0.00	
TOTAL MONTHLY INCO	)ME			Г	\$2,556.30	

TOTAL COMBINED MONTHLY INCOME \$2,556.30

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 1:

#### SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is check schedule of expenditures labeled "Spouse."	ed, complete a separate
Rent or home mortgage payment (include lot rental for mobile home)	
Are real estate taxes included? ☑ Yes ☐ No	
Is property insurance included? ☑ Yes ☐ No	·
Utilities: Electricity and heating fuel	\$250.00
Water and sewer	\$40.00
Telephone	\$45.00
Other:	
Home maintenance (repairs and upkeep)	
Food	\$250.00
Clothing	\$40.00
Laundry and dry cleaning  Medical and dental expenses (not covered by insurance)	\$10.00 \$50.00
Transportation (not including car payments)	\$150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments)  Homeowner's or renter's  Life  Health	
Auto	\$100.00
Other:	<b>V100.00</b>
Taxes (not deducted from wages or included in home mortgage payments)  Specify:	
installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto	
Other:	
Other:	
Other:	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other:	
Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$935.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]  Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, and interval.	nually, or at some other regular
A. Total projected monthly income	\$2,556.30
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$935.00
C. Excess income (A minus B)	\$1,621.30
D. Total amount to be paid into plan each Monthly (interval)	\$1,621.00

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

#### **SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	No	1	\$155,000.00		
B - Personal Property	No	4	\$6,250.00		
C - Property Claimed as Exempt	No	1	<u>,                                     </u>		
D - Creditors Holding Secured Claims	No	1		\$156,933.00	
E - Creditors Holding Unsecured Priority Claims	No	2		\$2,000.00	·
F - Creditors Holding Unsecured Nonpriority Claims	No	3		\$110,593.71	
G - Executory Contracts and Unexpired Leases	No	1			
H - Codebtors	No	1			
i - Current income of individual Debtor(s)	No	1			\$2,556.30
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$935.00
Total Numb	per of Sheets L Schedules	16		·	
	Total	Assets >	\$161,250.00		
			Total Liabilities >	\$269,526.71	

Case 04-24848 Doc 1

**Desc 2-Petition** 

### NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare usheets, and that	nder penalty of perjury that I have read the foregoing summary and schedules, consisting of1 t they are true and correct to the best of my knowledge, information, and belief.	<del></del>
Date <u>06/25/200</u>		) 
Date <u>06/25/2</u> 004	Signature	·.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

**	1. Income from employment or operation of business					
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years mediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income of both spouses whether or not a point petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	AMOUNT SOURCE (If more than one)					
	\$20,009.34 Year to date \$37,000.00 2003 \$34,500.00 2002					
	2. Income other than from employment or operation of business					
None	State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	3. Payments to creditors					
None	a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditor or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or nepetition is filed, unless the spouses are separated and a joint petition is not filed.)						
	4. Suits and administrative proceedings, executions, garnishments and attachments					
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
None	b. Describe all property that has been attached, gamished or seized under any legal or equitable process within one year immediately					

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of

either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

	Continuation Sneet No. 1				
None	5. Repossessions, foreclosures and returns  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	6. Assignments and receiverships  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	7. Gifts  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and issual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	9. Payments related to debt counseling or bankruptcy List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.				

NAME AND ADDRESS OF PAYEE Schottler & Zukosky, LLC 10 S. LaSalle Sulte 3410 Chicago, Illinois 60603 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 06/28/2004

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$200.00

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filled, unless the spouses are separated and a joint petition is not filled.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls

#### 15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

None

if the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

# UNITED STATES ANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

**CASE NO** 

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

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**Desc 2-Petition** 

**CHICAGO DIVISION (EASTERN)** 

IN RE: Ekeshia L. Pickens

CASE NO

CHAPTER

### **STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 5

#### DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

			nswers contained in the foregoing statement of financial affairs and any
attac	hments thereto, consisting of		sheets, and that they are true and correct.
Date	06/25/2004	······································	Signature of Debtor Ekeshia L. Pickens
Date	06/25/2004	<u></u>	Signature of Joint Debtor (if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

Case 04-24848 Doc 1

Filed 07/02/04

ntered 07/02/04 12:02:27

Desc 2-Petition

NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Ekeshia L. Pickens

CASE NO

Debtor(s)

CHAPTER 13

#### **VERIFICATION OF CREDITOR MATRIX**

	The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her					
know	ledge.					
Date	06/25/2004	Signature Ekeshia L. Pickens				
Date		Signature		<del></del>		